who continue to sacrifice all that they have to keep us safe today. Watch over and protect them.

Now fill us, use us, and guide us by Your spirit that glory may be given to Your Holy Name. Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentle-woman from Oregon (Ms. HOOLEY) come forward and lead the House in the Pledge of Allegiance.

Ms. HOOLEY of Oregon led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

INTRODUCTION OF THE REVEREND STANLEY PETERSON, GUEST CHAPLAIN

(Ms. HOOLEY of Oregon asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. HOOLEY of Oregon. Mr. Speaker, it is my honor to introduce Pastor Stan Peterson this morning. Stan is a senior pastor at Monmouth Christian Church, as well as the lead chaplain for the Polk County Police and Fire Chaplaincy Team. His family has deep roots in Polk County, which is part of Oregon's Fifth Congressional District.

Stan Peterson has come to Washington, DC to visit our troops at Walter Reed, Bethesda, and the VA hospitals. I am hoping that later today and tomorrow he can deliver the letters, quilts, cookies, and holiday spirit to the young men and women who have given so much for this Nation.

On behalf of Polk County Emergency Services and the people of the community, Stan has come to Washington, DC, to share a message of good will and support. I am so delighted that he has made the trip and grateful that he has been able to give the invocation on this historic day, Pearl Harbor Day.

COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER laid before the House the following communication from the Clerk of the House of Representatives:

> OFFICE OF THE CLERK, HOUSE OF REPRESENTATIVES, Washington, DC, December 7, 2004.

The Hon. J. Dennis Hastert, The Speaker, House of Representatives,

Washington, DC.

DEAR MR SPEAKER: Pursuant to

DEAR MR. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representa-

tives, the Clerk received the following message from the Secretary of the Senate on December 6, 2004 at 7:30 p.m.:

That the Senate agreed to conference report H.R. 4818.

With best wishes, I am Sincerely,

JEFF TRANDAHL, Clerk of the House.

ANNOUNCEMENT BY THE SPEAKER

The SPEAKER. Pursuant to clause 4 of rule I, the Speaker signed the following enrolled bill on Monday, December 6, 2004:

H.R. 4818, making appropriations for foreign operations, export financing, and related programs for the fiscal year ending September 30, 2005, and for other purposes.

PRIVATE CALENDAR

The SPEAKER. This is Private Calendar day. The Clerk will call the bill on the Private Calendar.

FLORENCE NARUSEWICZ

The CLERK called the bill (H.R. 710) for the relief of Mrs. Florence Narusewicz of Erie, Pennsylvania.

Mr. COBLE. Mr. Speaker, I ask unanimous consent that the bill be passed over without prejudice.

The SPEAKER. Is there objection to the request of the gentleman from North Carolina?

There was no objection.

The SPEAKER. This concludes the call of the Private Calendar.

DOCUMENTS LINK SADDAM HUSSEIN TO TERRORISTS BEFORE 9/11

(Mr. PITTS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PITTS. Mr. Speaker, an adviser to former President Clinton commented last month after reviewing documents captured by U.S. troops in Iraq. One 11-page memo dated 1993 lists experts "in executing the required missions," including terror groups and three of the most wanted terrorists in the world: Al-Zarqawi, a-Zawahiri, and Hekmatyar.

Another memo that lists names of those trained for suicide missions was personally reviewed and approved by Saddam Hussein himself. The documents also describe Iraq's purchase of mustard gas and anthrax at a time when Hussein had kicked the U.N. inspectors out of the country. They show a strong operational link to al-Jihan al Tajdeed, a group allied with Zarqawi that posts its videos and statements on the Web.

Taken as a whole, the documents demonstrate not only Saddam Hussein's role in terrorism but his personal involvement, collaboration, and support for Islamic terrorist groups, with some on Saddam's payroll and some operating under his direct authority.

While some people have refused to acknowledge the documents, we cannot ignore them. The American people should know of them.

PROTECT OUR TROOPS FROM INSTANT LENDERS

(Mr. EMANUEL asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. EMANUEL. Mr. Speaker, today's New York Times reports on instant payday lenders who set up shop outside the gates of our military bases and charge staggeringly high interest rates to our troops. The Times found 200 payday lenders surrounding the Norfolk and Hampton naval bases in Virginia, two dozen surrounding the Marine Corps base at Camp Pendleton, California, 36 located within 3 miles of Fort Lewis, in Washington State, and one is even located on the edge of a small parking lot near a base.

One example is of a Navy petty officer and her husband who borrowed \$500 with an annual interest rate of 390 percent. This couple racked up \$4,000 in debt, and their house was foreclosed upon.

In September, this body passed a bipartisan piece of legislation, which I sponsored, to protect our troops from high-cost contractual mutual funds and life insurance policies that they need not have gotten. Unfortunately, before we left, the Senate did not take up this legislation. I would hope that today's article would add an impetus that the House again, in the Committee on Financial Services, take up the legislation, pass it again, and move it over to the Senate so we can protect the men and women who have served our country so proudly.

Mr. Speaker, it is our duty to provide them the type of services and stability they expect in return for the dangers they face and the financial burdens they willingly assume in order to serve.

INTELLIGENCE REFORM LEGISLATION

(Mr. MENENDEZ asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. MENENDEZ. Mr. Speaker, today marks the 63rd anniversary of the attack on Pearl Harbor. The day after, President Roosevelt said, "I will make very certain that this form of treachery shall never endanger us again." In the days after the attacks of September 11, we as a Congress pledged to do the same exact thing. However, since then the record of this House can be questioned.

In July of 2002, with only 25 Republican votes, House Democrats voted to create the 9/11 Commission to investigate what went wrong and what needed to be done to protect the American